

## **Issue 52: INSIDER'S EDGE: Upcoming Deadlines**

Tick-tock, Insiders! March 31 is an important day for Marylanders. Can you guess why?



That's right! March 31 is when the open enrollment period ends! Fear not Insiders, Medicaid Marge is here with some important information that will help get you through the next six weeks. Since it's likely you'll be receiving more calls from potential applicants, here are a few important deadlines coming up in the next few weeks.

### **But Marge, open enrollment doesn't impact Medicaid applicants. Why should I care about when it ends?**

As you hopefully recall, the open enrollment period does not apply to individuals applying for Medicaid. People can apply for Medicaid using Maryland Health Connection at any time during the year. Even though open enrollment does not apply to individuals applying for Medicaid, the March 31 deadline is still an important one to know since it won't always be clear at the beginning of the application process what benefits a person may be eligible for.

After open enrollment closes on March 31, individuals will not be able to apply for advance premium tax credits (APTC) and cost sharing reductions (CSR) to help pay for a qualified health plan (QHP) unless they qualify for a special enrollment period. Therefore, it's critical for people who may not qualify for Medicaid to apply for benefits now!

### **When will Medicaid coverage be effective for individuals applying through Maryland Health Connection?**

Medicaid coverage is effective back to the first day of the month in which the application was submitted. MCO enrollment begins 10 days after MCO selection is made.

### **When will QHP coverage be effective for individuals applying through Maryland Health Connection?**

Although caseworkers must hand off cases where an applicant qualifies for a QHP to a navigator, it's still useful to understand the rules governing when QHP coverage is effective.

If you enroll between the 1st and 18th day of the month and pay your premium, your coverage begins the first day of the next month.

- If you enroll on February 10, 2014, your coverage begins March 1, 2014.
- If you enroll on March 10, your coverage begins on April 1, 2014.

If you enroll between the 19th and the last day of the month and pay your premium, your effective date of coverage will be the first day of the second following month.

- If you enroll on February 19, 2014, your coverage starts on April 1, 2014.
- If you enroll on March 19, 2014, your coverage starts on May 1, 2014.

**Questions?** Send them my way to [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov).